

ABSTRACT
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**THE INFLUENCE OF PERFORMANCE EXPECTANCY, EFFORT
EXPECTANCY, SOCIAL INFLUENCE AND FACILITATING CONDITION
TOWARD BEHAVIORAL INTENTION AND ACTUAL USAGE OF
DIGITAL PAYMENT SYSTEMS DANA IN MEDAN**

(xviii+178 pages; 18 figures; 53 tables; 9 appendices)

Technology advancement especially in digital payment system has had a tremendous impact on the worldwide population as well as the Indonesian people. Upon the introduction of the new electronic payment or e-wallet, the public is encouraged to use non-cash payments to ease their transactional method. It is important for DANA as one of the largest digital payment products in Indonesia in maintaining and increasing the actual usage of customers in using the digital payment in order to lead the market in the midst of increasingly fierce competition. Primary and secondary data are used in this research, the questionnaires are distributed to DANA users in Medan, data is measured by validity and reliability test. The sampling method used in this study is non-probability sampling method, specifically snowball sampling. The data is analyzed using SPSS 25.00, the research model is being tested using normality, heteroscedasticity, multicollinearity and linearity test. The data also tested with linear regression, multiple linear regression and coefficient of determination test, and hypothesis test are done with F-Test and T-Test.

The purpose of this study is to evaluate between Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Condition has the greatest influence on Behaviour Intention and Actual Usage of DANA users in Medan. The study has indicated that Performance Expectancy, Effort Expectancy and Social Influence are having significant influence towards Behavioural Intention of DANA partially and simultaneously. Facilitating Condition isn't having significant influence towards Behaviour Intention of DANA partially but simultaneously. Also, Behavioural Intention of DANA is having significant influence towards Actual Usage both partially and simultaneously of DANA users in Medan.

Keywords: Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Behavioural Intention, Actual Usage

References: 40 (2003 – 2022)

ABSTRAK

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THE INFLUENCE OF PERFORMANCE EXPECTANCY, EFFORT EXPECTANCY, SOCIAL INFLUENCE AND FACILITATING CONDITION TOWARD BEHAVIORAL INTENTION AND ACTUAL USAGE OF DIGITAL PAYMENT SYSTEMS DANA IN MEDAN

(xviii+178 halaman; 18 gambar; 53 tabel; 9 lampiran)

Kemajuan teknologi khususnya dalam sistem pembayaran digital telah memberikan dampak yang luar biasa bagi penduduk dunia maupun masyarakat Indonesia. Dengan diperkenalkannya pembayaran elektronik atau *e-wallet* baru, masyarakat didorong untuk menggunakan pembayaran non-tunai untuk memudahkan metode transaksi mereka. Penting bagi *DANA* sebagai salah satu produk pembayaran digital terbesar di Indonesia dalam menjaga dan meningkatkan penggunaan aktual pelanggan dalam menggunakan pembayaran digital agar dapat memimpin pasar di tengah persaingan yang semakin ketat. Data primer dan sekunder digunakan dalam penelitian ini, kuesioner disebarkan kepada pengguna *DANA* di Medan, data diukur dengan uji validitas dan reliabilitas. Metode pengambilan sampel yang digunakan dalam penelitian ini adalah metode non-probabilitas, khususnya *snowball sampling*. Analisis data menggunakan SPSS 25.00, model penelitian diuji dengan uji normalitas, heteroskedastisitas, multikolinearitas dan linieritas. Data juga diuji dengan regresi linier, regresi linier berganda dan uji koefisien determinasi, serta uji hipotesis dilakukan dengan Uji-F dan Uji-T.

Tujuan dari penelitian ini adalah untuk mengevaluasi antara Harapan Kinerja, Harapan Usaha, Pengaruh Sosial dan Kondisi Memfasilitasi memiliki pengaruh terbesar terhadap Niat Perilaku dan Penggunaan Nyata pengguna *DANA* di Medan. Hasil penelitian menunjukkan bahwa Harapan Kinerja, Harapan Usaha dan Pengaruh Sosial berpengaruh signifikan terhadap Niat Perilaku *DANA* secara parsial dan simultan. Kondisi Fasilitasi tidak berpengaruh signifikan terhadap Niat Perilaku *DANA* secara parsial tetapi secara simultan. Selain itu, Niat Perilaku *DANA* berpengaruh signifikan terhadap Penggunaan Nyata baik secara parsial maupun simultan pada pengguna *DANA* di Medan.

Kata Kunci: *Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Behavioural Intention, Actual Usage*

Referensi: 40 (2003 – 2022)